

## ABSTRACT

Method and apparatus for use in a variety of communications systems providing one or more payment alternatives for communication services and automatically selecting of a group of alternative payment techniques while significantly reducing the amount of interactive activity required from the user. Upon entry of a request to establish communications between calling and called electronic devices, the system initially looks towards a primary service provider. Absent acceptance of the request for service by the primary service provider, for whatever reason, the system automatically reverts to an alternative service provider and/or payment provider by searching data provided by the user and coupled to the electronic device for which a communication link is requested, eliminating the need for any further input by the user in the form of redialing the call, providing data through insertion of a debit or credit card, for example, identifying the alternative payment provider. The data identifying alternative service/payment providers may be contained in a card or chip removably insertable into the electronic device or in a storage device incorporated therein. Capability may be provided for choosing the most economic service/payment provider to be selected for honoring the request for service.